



PTO/SB/08B (10-01)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 1 of 1

Complete if Known

Application Number	10/021,292
Filing Date	October 29, 2001
First Named Inventor	Milberger, Susan M., et. al.
Art Unit	3624
Examiner Name	Akers, Geoffrey R.
Attorney Docket Number	020375-000240US

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
GA	AA	US-5,745,886	04-28-1998	Rosen	
GA	AB	US-5,899,980	05-04-1999	Wilf, et al.	
GA	AC	US-5,949,044	09-07-1999	Walker, et al.	
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GA	AE	US-6,078,907	06-20-2000	Lamm	
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	AI	US-			
	AJ	US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
GA	AK	PCT WO 00/46725 A1	08-10-2000	FUNDSPRESS INC.		<input type="checkbox"/>
	AL					<input type="checkbox"/>
	AM					<input type="checkbox"/>
	AN					<input type="checkbox"/>
	AO					<input type="checkbox"/>

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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GA	AQ	X.COM, Do More with Your Money, downloaded from website http://www.x.com .	
GA	AR	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website http://www.dotbank.com .	

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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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